

Information to identify the case:			
Debtor 1	Kathleen Ann Maruska		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA		
Case number:	21-10461-TPA		
	Social Security number or ITIN	xxx-xx-6009	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 8/19/21	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kathleen Ann Maruska	
2. All other names used in the last 8 years		
3. Address	10974 Cutter Road Meadville, PA 16335	
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 9/15/21

For more information, see page 2

Debtor **Kathleen Ann Maruska**

Case number **21-10461-TPA**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 12, 2021 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com , meetings@chapter13trusteedpa.com
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 12/13/21 Filing deadline: 10/28/21 Filing deadline: 2/15/22 Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 10/12/21 at 10:00 AM , Location: remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

In re:
Kathleen Ann Maruska
Debtor

Case No. 21-10461-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Sep 15, 2021

User: bsil
Form ID: 3091

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2021:

Recip ID	Recipient Name and Address
db	+ Kathleen Ann Maruska, 10974 Cutter Road, Meadville, PA 16335-6538
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+ Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15404086	+ Apple Card/GS Bank USA, Lockbox 6112, Philadelphia, PA 19170-0001
15410109	+ Erie County Tax Claim Bureau, 140 West 6th Street, Suite 110, Erie, PA 16501-1073
15404096	+ Fifth Third Bank N.A., 5050 Kingsley Drive, Cincinnati, OH 45263-0001
15404097	+ First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3401
15410412	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15404102	Mercer County State Bank, 3279 South Main Street, Sandy Lake, PA 16145
15404104	+ Pennymac Loan Services, P.O. Box 514387, Los Angeles, CA 90051-4387

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	Sep 15 2021 23:14:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
smg	EDI: PENNDEPTREV	Sep 16 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2021 23:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 16 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2021 23:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Sep 15 2021 23:14:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Sep 16 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15404087	EDI: BANKAMER.COM	Sep 16 2021 03:18:00	Bank of America, P.O. Box 982238, El Paso, TX 79998
15404088	+ EDI: TSYS2.COM	Sep 16 2021 03:18:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15404089	+ Email/PDF: MarletteBKNotifications@resurgent.com	Sep 15 2021 23:24:41	Best Egg, P.O. Box 42912, Philadelphia, PA 19101-2912
15404090	+ Email/Text: PBNCNotifications@peritussservices.com		

District/off: 0315-1

User: bsil

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		Sep 15 2021 23:14:00	Capital One/Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
15404091	+ EDI: CITICORP.COM	Sep 16 2021 03:18:00	Citibank, N.A., P.O. Box 6497, Sioux Falls, SD 57117-6497
15404092	+ EDI: CITICORP.COM	Sep 16 2021 03:18:00	Citibank/Sears, P.O. Box 6217, Sioux Falls, SD 57117-6217
15404093	+ EDI: CITICORP.COM	Sep 16 2021 03:18:00	Citibank/The Home Depot, Centralized Bankruptcy, P.O. Box 790040, Saint Louis, MO 63179-0040
15404094	+ EDI: WFNNB.COM	Sep 16 2021 03:18:00	Comenity Bank/Bonton, P.O. Box 182789, Columbus, OH 43218-2789
15404095	+ EDI: WFNNB.COM	Sep 16 2021 03:18:00	Comenity Bank/Fashionbug, P.O. Box 182789, Columbus, OH 43218-2789
15404098	+ Email/Text: cashiering-administrationservices@flagstar.com	Sep 15 2021 23:15:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15404099	EDI: IRS.COM	Sep 16 2021 03:18:00	Internal Revenue Service, 310 Lowell Street, Stop 360, Andover, MA 01810
15404100	+ EDI: CHASEAUTO	Sep 16 2021 03:18:00	JP Morgan Chase Bank Auto, P.O. Box 901003, Fort Worth, TX 76101-2003
15404101	EDI: JPMORGANCHASE	Sep 16 2021 03:18:00	JP Morgan Chase Bank Card, P.O. Box 15369, Wilmington, DE 19850
15408859	+ EDI: AGFINANCE.COM	Sep 16 2021 03:18:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15404103	+ EDI: AGFINANCE.COM	Sep 16 2021 03:18:00	Onemain Financial, P.O. Box 1010, Evansville, IN 47706-1010
15404105	Email/Text: Bankruptcy.Notices@pnc.com	Sep 15 2021 23:14:00	PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230
15404106	Email/Text: Bankruptcy.Notices@pnc.com	Sep 15 2021 23:14:00	PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230
15410581	Email/PDF: resurgentbknofications@resurgent.com	Sep 15 2021 23:24:37	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15404560	+ EDI: RMSC.COM	Sep 16 2021 03:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15404107	+ EDI: RMSC.COM	Sep 16 2021 03:18:00	Synchrony Bank / JC Penneys, P.O. Box 965007, Orlando, FL 32896-5007
15404108	+ EDI: RMSC.COM	Sep 16 2021 03:18:00	Synchrony Bank/Old Navy, P.O. Box 965005, Orlando, FL 32896-5005
15404109	+ EDI: RMSC.COM	Sep 16 2021 03:18:00	Synchrony Bank/Paypal, P.O. Box 965005, Orlando, FL 32896-5005
15404110	+ EDI: RMSC.COM	Sep 16 2021 03:18:00	Synchrony Bank/Sams Club, P.O. Box 965005, Orlando, FL 32896-5005

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK
15410048	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: bsil

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Kathleen Ann Maruska dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 4